IN THE CLAIMS

Amend the claims as indicated below.

1 1. (Currently amended) A method comprising:

2 receiving login credentials from a user and, in response, logging a user into a

3 financial management system;

4 the financial management system receiving a request from the user to access an

5 account, wherein the request includes account identification information and account

6 access information;

7 the financial management system querying the user for user information;

8 the financial management system obtaining user information, wherein obtaining

9 comprises obtaining user information from third parties in real-time using the received

10 user information;

11 the financial management system authenticating the user's ability to access the

12 account based on the obtained information, wherein authenticating comprises verifying

13 the user's identity by comparing user information received from the user with user

14 information obtained; and

15 if the user's identity is not authenticated, querying the user for additional user

16 information and;

17 the financial management system executing a transaction at the request of the

18 user, comprising the financial management system accessing more than one user

19 account at the at least one financial institution and performing a transfer of funds,

20 comprising the financial management system initiating a debit transaction and a credit

21 transaction through an intermediate financial institution distinct from the at least one

22 financial institution.

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1 2. (Originally presented) A method as recited in claim 1 further

2 comprising determining a risk associated with the user.

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1   3.   (Previously presented) A method as recited in claim 1 wherein
2 obtaining user information from third parties comprises harvesting data from a web
3 page accessed using the received user information.
1

1   4.   (Previously presented) A method as recited in claim 1 wherein the third
2 parties comprise a credit reporting service and a department of motor vehicles.
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1   5.   (Currently amended) A method as recited in claim 1 further
2 comprising:
3   accessing the account; and
4   handling financial transactions initiated by the user and associated with the
5 account.
1

1   6.   (Originally presented) A method as recited in claim 1 further
2 comprising handling financial transactions initiated by the user and associated with the
3 account if the user's ability to access the account is authenticated.
1

1   7.   (Currently amended) A method as recited in claim 1 wherein
2 authenticating the user's ability to access the account comprises verifying one or more
3 of the user's social security number, name, address, phone number, date of birth, and
4 driver's license number.
1

1   8.   (Previously presented) A method as recited in claim 1 wherein
2 authenticating the user's ability to access the account comprises presenting the user
3 with a challenge question to be answered by the user.
1

1   9.   (Previously presented) A method as recited in claim 1 further
2 comprising initiating a trial deposit into the account to further authenticate the user's
3 ability to access the account.
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1   10.   (Previously presented) A method as recited in claim 1 wherein the

2 account is a financial account.

1

1   11.   (Previously presented) A method as recited in claim 10 further

2 comprising requesting a cancelled check associated with the financial account to

3 further authenticate the user's ability to access the financial account, and comparing

4 information on the cancelled check with information obtained from third-party sources.

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1   12.   (Originally presented) One or more computer-readable memories

2 containing a computer program that is executable by a processor to perform the method

3 recited in claim 1.

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1   13.   (Currently amended) A method comprising:

2   allowing a user to login to a financial management system;

3   receiving financial account access information from the user regarding <u>at least</u>

4 <u>one</u> a-user account at <u>at least one</u> a-financial institution;

5   querying the user for information regarding the user account;

6   obtaining information regarding the user account from a financial data source;

7 and

8   authenticating the user's ability to access the financial account based on the

9 obtained information, comprising comparing the information received from the user in

10 response to the query to the information obtained from the financial data source,

11 wherein the financial data source is a third party separate from the <u>at least one</u> financial

12 institution<u>;</u>

13   <u>executing a transaction at the request of the user, comprising the financial</u>

14 <u>management system accessing more than one user account at the at least one financial</u>

15 <u>institution and performing a transfer of funds, comprising the financial management</u>

16 <u>system initiating a debit transaction and a credit transaction through an intermediate</u>

17 <u>financial institution distinct from the at least one financial institution.</u>

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1   14.   (Originally presented) A method as recited in claim 13 further

2 comprising determining a risk associated with the user.

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1   15.   (Previously presented) A method as recited in claim 13 further

2 comprising verifying a user identity based on information provided by the user,

3 wherein verifying comprises comparing information received from the user with

4 information obtained from a third party.

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1   16.   (Previously presented) A method as recited in claim 13 further

2 comprising verifying a user identity based on information obtained from a third-party

3 source comprising a credit reporting service.

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1   17.   (Originally presented) A method as recited in claim 13 further

2 comprising handling financial transactions initiated by the user and associated with the

3 financial account.

1

1   18.   (Originally presented) A method as recited in claim 13 further

2 comprising handling financial transactions initiated by the user and associated with the

3 financial account if the user's ability to access the financial account is authenticated.

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1   19.   (Previously presented) A method as recited in claim 13 wherein

2 authenticating the user's ability to access the financial account comprises verifying one

3 or more of the user's social security number, name, address, phone number, date of

4 birth, and driver's license number.

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1   20.   (Previously presented) A method as recited in claim 13 wherein

2 authenticating the user's ability to access the financial account comprises presenting

3 the user with a challenge question to be answered by the user.

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1   21.   (Originally presented) A method as recited in claim 13 further
2 comprising initiating a trial transfer to further authenticate the user's ability to access
3 the financial account.
1

1   22.   (Originally presented) A method as recited in claim 13 further
2 comprising requesting a cancelled check associated with the financial account to
3 further authenticate the user's ability to access the financial account.
1

1   23.   (Originally presented) One or more computer-readable memories
2 containing a computer program that is executable by a processor to perform the method
3 recited in claim 13.
1

1   Claims 24-72   Previously canceled
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